

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
EFRAIN ASCENCIO § Case No. 09-20440
MARIBEL SANTOS §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

N. Neville Reid, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 131,675.00 <i>(Without deducting any secured claims)</i>	Assets Exempt: 52,662.00
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Total Distributions to Claimants: 62,099.67	Claims Discharged Without Payment: 0.00
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Total Expenses of Administration: 170,557.35

3) Total gross receipts of \$ 283,333.33 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 50,676.31 (see **Exhibit 2**), yielded net receipts of \$ 232,657.02 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	170,557.35	170,557.35	170,557.35
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	8,288.63	60,231.82	60,231.82	62,099.67
TOTAL DISBURSEMENTS	\$ 8,288.63	\$ 230,789.17	\$ 230,789.17	\$ 232,657.02

4) This case was originally filed under chapter 7 on 06/04/2009 . The case was pending for 84 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/09/2016 By: /s/N. Neville Reid, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
CONTINGENT CLAIMS - PI	1142-000	283,333.33
TOTAL GROSS RECEIPTS		\$ 283,333.33

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Ascencio, Efrain	Exemptions	8100-002	15,000.00
EFRAIN ASCENCIO and MARIBEL SANTOS	Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners)	8200-002	35,676.31
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 50,676.31

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL SECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N. NEVILLE REID	2100-000	NA	14,900.10	14,900.10	14,900.10
N. NEVILLE REID	2200-000	NA	54.34	54.34	54.34
Arthur B. Levine Company	2300-000	NA	108.88	108.88	108.88
Ltd. Brustin & Lundblad	3210-000	NA	141,652.50	141,652.50	141,652.50
THOMAS E. SPRINGER	3210-000	NA	10,082.50	10,082.50	10,082.50
Ltd. Brustin & Lundblad	3220-000	NA	3,569.23	3,569.23	3,569.23
THOMAS E. SPRINGER	3220-000	NA	189.80	189.80	189.80
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 170,557.35	\$ 170,557.35	\$ 170,557.35

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	AMERICAN EXPRESS CENTURION BANK	7100-000	NA	18,332.67	18,332.67	18,332.67
1	Chase Bank USA, N.A.	7100-000	NA	11,001.77	11,001.77	11,001.77
3	FIA Card Services, NA/Bank of America	7100-000	NA	19,995.24	19,995.24	19,995.24
4	PRA RECEIVABLES MANAGEMENT, LLC	7200-000	NA	2,613.51	2,613.51	2,613.51
5	Resurgent Capital Services	7200-000	8,288.63	8,288.63	8,288.63	8,288.63
	AMERICAN EXPRESS CENTURION BANK	7990-000	NA	NA	NA	568.51
	Chase Bank USA, N.A.	7990-000	NA	NA	NA	341.18
	FIA Card Services, NA/Bank of America	7990-000	NA	NA	NA	620.07

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
PRA RECEIVABLES						
	MANAGEMENT, LLC	7990-000	NA	NA	NA	81.05
	Resurgent Capital Services	7990-000	NA	NA	NA	257.04
TOTAL GENERAL UNSECURED CLAIMS			\$ 8,288.63	\$ 60,231.82	\$ 60,231.82	\$ 62,099.67

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No:	09-20440	ERW	Judge:	Eugene R. Wedoff	Trustee Name:	N. Neville Reid, Trustee
Case Name:	EFRAIN ASCENCIO MARIBEL SANTOS			Date Filed (f) or Converted (c):	06/04/2009 (f)	
For Period Ending:	05/09/2016			341(a) Meeting Date:	07/17/2009	
				Claims Bar Date:	05/19/2010	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL ESTATE (u) 6613 S. Kolin Avenue, Chicago, IL 60629 - (Debtors primary residence)	165,000.00	0.00		0.00	FA
2. FINANCIAL ACCOUNTS Checking account with CitiBank.	100.00	0.00		0.00	FA
3. HOUSEHOLD GOODS Big/Flat Screen TV, DVD Play, VCR/Camcorder, Sofa, Loveseat, Table/Chairs, Small Appliances, Washer/Dryer, Work Tools, Lawn Mower, BBQ	1,500.00	0.00		0.00	FA
4. BOOKS/COLLECTIBLES Books, Compact Discs, Tapes/Records, Family Pictures	100.00	0.00		0.00	FA
5. WEARING APPAREL Necessary wearing apparel.	200.00	0.00		0.00	FA
6. FURS AND JEWELRY Earrings, watch, jewelry	150.00	0.00		0.00	FA
7. CONTINGENT CLAIMS - WC WC Claim attorney is Marvin A. Brustein, 100 W. Monroe, Suite 500, Chicago, IL 60603, 312.263.1250, no claim filed at this time. 820 ILCS 305/21	Unknown	0.00		0.00	FA
8. TAX REFUND 2008 Tax Refund	812.00	0.00		0.00	FA
9. VEHICLE - Ford 1999 Ford Explorer with 145k miles. [J]	900.00	0.00		0.00	FA

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No:	09-20440	ERW	Judge:	Eugene R. Wedoff	Trustee Name:	N. Neville Reid, Trustee
Case Name:	EFRAIN ASCENCIO MARIBEL SANTOS			Date Filed (f) or Converted (c):	06/04/2009 (f)	
For Period Ending:	05/09/2016			341(a) Meeting Date:	07/17/2009	
				Claims Bar Date:	05/19/2010	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
10. CONTINGENT CLAIMS - PI (u) PI claim attorney is Ken Nix, 100 W. Monroe, Ste. 500, Chicago, IL 60603	Unknown	Unknown		283,333.33	FA
11. VEHICLE - Toyota 1991 Toyota Pickup with 125k miles. [J]	575.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

TOTALS (Excluding Unknown Values)	\$169,337.00	\$0.00	Gross Value of Remaining Assets \$283,333.33	\$0.00
(Total Dollar Amount in Column 6)				

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Case Status April 2015: Settled personal injury case and paid exemption in March/April 2015. Case is fully administered. TFR and other related pleadings to close case are pending and should be filed by June 1, 2015.

Case Status March 23, 2016: Case fully administered and all distributions have been made. Will file TDR by April 30, 2016.

Initial Projected Date of Final Report (TFR): 06/30/2011

Current Projected Date of Final Report (TFR): 06/30/2015

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**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 09-20440

Case Name: EFRAIN ASCENCIO
MARIBEL SANTOS

Taxpayer ID No: XX-XXX5226

For Period Ending: 05/09/2016

Trustee Name: N. Neville Reid, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0745

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/05/15	10	Country Mutual Insurance Company P.O. Box 2100 Bloomington, IL 61702-2100	Settlement Proceeds [PI Claim] Personal Injury Settlement (106-0032833) for Policy Holder "JMS Concrete" Date of Loss: 1/9/2008 on behalf of Efrain Ascencio. [Special Counsel: Brustein & Lundblad, Ltd.]	1142-000	\$283,333.33		\$283,333.33
03/26/15	101	Arthur B. Levine Company Adams Levine Surety Bond Agency 60 East 42nd Street, Room 965 New York, New York 10165 212-986-7470	Chpt 7 Blanket Bond Premium (Feb. 1, 2015 to Feb. 1, 2016) for Bond Number 10BSBGR6291	2300-000		\$108.88	\$283,224.45
04/02/15	102	Kenneth R. Nix Brustein & Lundblad, Ltd. 10 North Dearborn, 7th Fl. Chicago, IL 60602 312-702-0934	Special Counsel Fees and Expenses for Personal Injury Claim per [Dkt 57] entered on 4-1-15 Reversal Called Brustein & Lundblad's office 312-702-0934 and learned Kenneth R. Nix is no longer there. Need to reissue in the name of the firm only.			(\$145,221.73)	\$428,446.18
		Brustein & Lundblad, Ltd.	Fees \$141,652.50	3210-000			
		Brustein & Lundblad, Ltd.	Expenses \$3,569.23	3220-000			
04/02/15	102	Kenneth R. Nix Brustein & Lundblad, Ltd. 10 North Dearborn, 7th Fl. Chicago, IL 60602 312-702-0934	Special Counsel Fees and Expenses for Personal Injury Claim per [Dkt 57] entered on 4-1-15 Fees: \$141,652.50 Expenses: \$3,569.23			\$145,221.73	\$283,224.45
		Brustein & Lundblad, Ltd.	Fees (\$141,652.50)	3210-000			
		Brustein & Lundblad, Ltd.	Expenses (\$3,569.23)	3220-000			

Page Subtotals:

\$283,333.33

\$108.88

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FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 09-20440

Case Name: EFRAIN ASCENCIO
MARIBEL SANTOS

Taxpayer ID No: XX-XXX5226

For Period Ending: 05/09/2016

Trustee Name: N. Neville Reid, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0745

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/02/15	103	Brustin & Lundblad 10 North Dearborn St., 7th Floor Chicago, IL 60602 312-702-0934	Special Counsel Fees and Expenses for the personal injury claim per [Dkt 57] entered on 4-1-15 Fees: \$141,652.50 Expenses: \$3,569.23			\$145,221.73	\$138,002.72
		Brustin & Lundblad, Ltd.	Fees (\$141,652.50)	3210-000			
		Brustin & Lundblad, Ltd.	Expenses (\$3,569.23)	3220-000			
05/27/15	104	Efrain Ascencio 6613 South Kolin Avenue Chicago, IL 60629	Personal Injury Exemption Proceeds of \$15,000.00 Personal Injury Settlement (106-0032833) for Policy Holder "JMS Concrete" Date of Loss: 1/9/2008 on behalf of Efrain Ascencio. [Special Counsel: Brustin & Lundblad, Ltd.]	8100-002		\$15,000.00	\$123,002.72
09/17/15	105	N. NEVILLE REID 200 W. MADISON, SUITE 3000 CHICAGO, IL 60606	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$14,900.10	\$108,102.62
09/17/15	106	N. NEVILLE REID 200 W. MADISON, SUITE 3000 CHICAGO, IL 60606	Expenses	2200-000		\$54.34	\$108,048.28
09/17/15	107	THOMAS E. SPRINGER Springer, Brown, Covey, Gaertner & Davis Wheaton Executive Center 400 S. County Farm Road, Suite 330 Wheaton, IL 60187	Final distribution representing a payment of 100.00 % per court order.	3210-000		\$10,082.50	\$97,965.78
09/17/15	108	THOMAS E. SPRINGER Springer, Brown, Covey, Gaertner & Davis Wheaton Executive Center 400 S. County Farm Road, Suite 330 Wheaton, IL 60187	Final distribution representing a payment of 100.00 % per court order.	3220-000		\$189.80	\$97,775.98

Page Subtotals:

\$0.00

\$185,448.47

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FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 09-20440

Case Name: EFRAIN ASCENCIO
MARIBEL SANTOS

Taxpayer ID No: XX-XXX5226

For Period Ending: 05/09/2016

Trustee Name: N. Neville Reid, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0745

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/17/15	109	Chase Bank USA, N.A. CHASE BANK USA, N.A. PO BOX 15145 WILMINGTON, DE 19850-5145	Final distribution to claim 1 representing a payment of 100.00 % per court order.			\$11,342.95	\$86,433.03
				(\$341.18)	7990-000		
		Chase Bank USA, N.A.	Final distribution to claim 1 representing a payment of 100.00 % per court order.	(\$11,001.77)	7100-000		
09/17/15	110	AMERICAN EXPRESS CENTURION BANK c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Final distribution to claim 2 representing a payment of 100.00 % per court order.			\$18,901.18	\$67,531.85
				(\$568.51)	7990-000		
		AMERICAN EXPRESS CENTURION BANK	Final distribution to claim 2 representing a payment of 100.00 % per court order.	(\$18,332.67)	7100-000		
09/17/15	111	FIA Card Services, NA/Bank of America FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO BOX 248809 OKLAHOMA CITY, OK 73124-8809	Final distribution to claim 3 representing a payment of 100.00 % per court order.			\$20,615.31	\$46,916.54
				(\$620.07)	7990-000		
		FIA Card Services, NA/Bank of America	Final distribution to claim 3 representing a payment of 100.00 % per court order.	(\$19,995.24)	7100-000		
09/17/15	112	PRA RECEIVABLES MANAGEMENT, LLC As Agent Of Portfolio Recovery Assocs. c/o Union POB 41067 Norfolk, VA 23541	Final distribution to claim 4 representing a payment of 100.00 % per court order.			\$2,694.56	\$44,221.98
				(\$81.05)	7990-000		

Page Subtotals:

\$0.00 \$53,554.00

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**FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD**

Case No: 09-20440

Case Name: EFRAIN ASCENCIO
 MARIBEL SANTOS

Taxpayer ID No: XX-XXX5226

For Period Ending: 05/09/2016

Trustee Name: N. Neville Reid, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0745

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		PRA RECEIVABLES MANAGEMENT, LLC	Final distribution to claim 4 representing a payment of 100.00 % per court order.	(\$2,613.51) 7200-000			
09/17/15	113	Resurgent Capital Services Resurgent Capital Services PO Box 19008 Greenville, SC 29602- Telephone number: (877) 264-5884 email: askbk@resurgent.com	Final distribution to claim 5 representing a payment of 100.00 % per court order.			\$8,545.67	\$35,676.31
				(\$257.04) 7990-000			
		Resurgent Capital Services	Final distribution to claim 5 representing a payment of 100.00 % per court order.	(\$8,288.63) 7200-000			
09/17/15	114	EFRAIN ASCENCIO and MARIBEL SANTOS	Distribution of surplus funds to debtor.	8200-002		\$35,676.31	\$0.00

COLUMN TOTALS	\$283,333.33	\$283,333.33
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$283,333.33	\$283,333.33
Less: Payments to Debtors	\$0.00	\$50,676.31
Net	\$283,333.33	\$232,657.02

Page Subtotals: \$0.00 \$44,221.98

Exhibit 9

TOTAL OF ALL ACCOUNTS			NET	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS		BALANCE
XXXXXX0745 - Checking	\$283,333.33	\$232,657.02		\$0.00
	\$283,333.33	\$232,657.02		\$0.00
			(Excludes account transfers)	(Excludes payments to debtors)
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$283,333.33			
<u>Total Gross Receipts:</u>	<u>\$283,333.33</u>			